Case 18-22182-GLT Doc 13 Filed 06/24/18 Entered 06/25/18 00:50:25 Desc Imaged

	Certificate of Notice	Page 1 of 6			
Information to identify the case:					
Debtor 1	Ronald A. Sehring Jr.	Social Security number or ITIN xxx-xx-7385			
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	EIN			
	First Name Middle Name Last Name	Social Security number or ITIN			
		EIN			
United States B PENNSYLVAN	ankruptcy Court WESTERN DISTRICT OF IA	Date case filed for chapter 7 5/30/18			
Case number:	18-22182-GLT				

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline 12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

with the court.					
		About Debtor 1:	About Debtor 2:		
1.	Debtor's full name	Ronald A. Sehring Jr.			
2. All other names used in the last 8 years					
3.	Address	186 West Schwab Avenue Munhall, PA 15120			
4.	Debtor's attorney Name and address	Brian J. Bleasdale Emerson Professional Building 101 Emerson Avenue Aspinwall, PA 15215	Contact phone 412–726–7713 Email: bleasdb@yahoo.com		
5.	Bankruptcy trustee Name and address	Rosemary C. Crawford Crawford McDonald, LLC. P.O. Box 355 Allison Park, PA 15101	Contact phone 724–443–4757 Email: crawfordmcdonald@aol.com		

For more information, see page 2 >

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Debtor Ronald A. Sehring Jr.

Case number 18-22182-GLT

6. Bankruptcy clerk's office

Documents in this case may be filed at this 600 Grant Street address. You may inspect all records filed Pittsburgh, PA 15219 in this case at this office or online at www.pacer.gov.

U.S. Bankruptcy Court 5414 U.S. Steel Tower Hours open: Mon. - Fri. Pittsburgh Office: 9:00a.m. - 4:30p.m. Erie Office: 9:00a.m. - 4:30p.m.

Contact phone 412-644-2700

Date: 6/22/18

Location:

Meeting of creditors

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

August 27, 2018 at 01:00 PM

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Liberty Center, 7th Floor, Room 740, 1001 Liberty Avenue,

Pittsburgh, PA 15222

8. Presumption of abuse

If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.

The presumption of abuse does not arise.

9. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:

Filing deadline: 10/26/18

You must file a complaint:

- if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7),
- · if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).

You must file a motion:

if you assert that the discharge should be denied under § 727(a)(8) or (9).

Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the conclusion of the meeting of creditors

10. Proof of claim

Please do not file a proof of claim unless you receive a notice to do so.

No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.

11. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

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IN THE UNITED STATES BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In re:

Debtor(s)

Ronald A. Sehring Jr.

Bankruptcy Case No.: 18–22182–GLT
Chapter: 7

Whereas, Federal Rule of Bankruptcy Procedure 1007(c) requires an individual Debtor(s) to file a statement regarding completion of a course in personal financial management within 60 days after the first date set for the meeting of creditors under §341 of the Bankruptcy Code in a Chapter 7 case and,

Whereas, 11 U.S.C. § 727 (a)(11) states that the Court shall not grant a discharge unless the Debtor(s) completes an instructional course concerning personal financial management after filing the petition,

It is hereby ordered that this case shall be closed without entry of a discharge on the 75th day after the first date set for the meeting of creditors unless, within the 60 days after the first date set for the meeting of creditors, the Debtor(s) files a certification that the course in personal financial management described in 11 U.S.C. § 111 was completed. The certification must substantially conform to Official Form No. 423, Certification of Completion of Instructional Course Concerning Personal Financial Management. The Court may delay closing this case without further order or notice.

It is further ordered that a Debtor(s) who cannot meet the requirement of attending the personal financial management course due to incapacity, disability or active military duty in a military combat zone must file a motion with the court to be excused from attending the course within 60 days after first date set for the meeting of creditors. The case shall be closed without entry of a discharge if the Debtor(s) fails to timely file the motion.

Dated: June 22, 2018

Gregory L. Taddonio
United States Bankruptcy Judge

REMINDER TO COUNSEL

<u>Before filing</u>: Generally, a person is ineligible to be a Debtor unless he/she has taken a credit counseling course within 180 days before filing a petition, and files the certificate. 11 U.S.C. Section 109(h)(1).

After filing: A Chapter 7 Debtor is ineligible for a discharge if he/she has not, within 60 days after the first date fixed for the 341 meeting, filed the certificate of having taken the personal financial management course (Official Form 423). 11 U.S.C. Section 727(a)(11) and Rule 1007(b)(7).

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United States Bankruptcy Court
Western District of Pennsylvania

In re:

Ronald A. Sehring, Jr.

Debtor

Case No. 18-22182-GLT
Chapter 7

CERTIFICATE OF NOTICE

Page 1 of 2

Form ID: 309A Total Noticed: 20

User: dkam

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 24, 2018. Munhall, PA 15120-2270 db +Ronald A. Sehring, Jr., 186 West Schwab Avenue, +Rebecca Solarz, KML Law Group, P.C., 701 Market Street, aty Suite 5000, Philadelphia, PA 19106-1541 +Best Buy/CBNA, 50 Northwest Point Road, 14855884 Elk Grove Village, IL 60007-1032 P.O. Box 190, Indiana, PA 15701-0190 14855888 +S & T Bank, +WF/Bobs Furniture, Des Moines, IA 50306-3517 14855894 P.O. Box 14517, Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: bleasdb@yahoo.com Jun 23 2018 01:49:34 Brian J. Bleasdale, 101 Emerson Avenue, Emerson Professional Building, Aspinwall, PA 15215 +EDI: BRCCRAWFORD.COM Jun 23 2018 05:33:00 P.O. Box 355, Allison Park, PA 15101-0355 Rosemary C. Crawford, Crawford McDonald, LLC., tr E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 23 2018 01:50:23 smq Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Jun 23 2018 01:50:36 ust Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721 +EDI: AMEREXPR.COM Jun 23 2018 05:33:00 14855882 American Express, P.O. Box 297871, Fort Lauderdale, FL 33329-7871 EDI: BANKAMER.COM Jun 23 2018 05:33:00 14855883 Bank of America, P.O. Box 982238, El Paso, TX 79998 14855885 +EDI: CHASE.COM Jun 23 2018 05:33:00 Chase Card, P.O. Box 15298, Wilmington, DE 19850-5298 14855886 +EDI: WFNNB.COM Jun 23 2018 05:33:00 Comenity Capital/Big Lots, 3100 Easton Square Plaza, Columbus, OH 43219-6232 +EDI: DISCOVER.COM Jun 23 2018 05:33:00 Discover Financial Svcs LLC, P.O. Box 15316, 14855887 Wilmington, DE 19850-5316 14858621 +EDI: PRA.COM Jun 23 2018 05:33:00 PRA Receivables Management, LLC, PO Box 41021. Norfolk, VA 23541-1021 +EDI: RMSC.COM Jun 23 2018 05:33:00 14855889 Syncb/JCPenney, P.O. Box 965007, Orlando, FL 32896-5007 +EDI: WTRRNBANK.COM Jun 23 2018 05:33:00 14855890 TD Bank USA/Target Cred, P.O. Box 673, Minneapolis, MN 55440-0673 +EDI: CITICORP.COM Jun 23 2018 05:33:00 14855891 The Home Depot/CBNA, P.O. Box 6497, Sioux Falls, SD 57117-6497 14855892 +EDI: TFSR.COM Jun 23 2018 05:33:00 Toyota Motor Credit Co., P.O. Box 9786, Cedar Rapids, IA 52409-0004 +EDI: WFFC.COM Jun 23 2018 05:33:00 Wells Fargo Financial, Client Processing MAC N0003-038, 14855893 800 Walnut Street, Des Moines, IA 50309-3605

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Toyota Motor Credit Corporation

cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 1, * 1, ## 0

TOTAL: 15

Date Rcvd: Jun 22, 2018

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-2

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 24, 2018 Signature: /s/Joseph Speetjens

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District/off: 0315-2 User: dkam Page 2 of 2 Date Rcvd: Jun 22, 2018

Form ID: 309A Total Noticed: 20

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 22, 2018 at the address(es) listed below:

Brian J. Bleasdale on behalf of Debtor Ronald A. Sehring, Jr. bleasdb@yahoo.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Rebecca Solarz on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmllawgroup.com
Rosemary C. Crawford crawfordmcdonald@aol.com, PA68@ecfcbis.com

TOTAL: 4